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<b>NOTICE OF REFERENCES CITED</b>				APPLICANT(S)  <b>Stroh et al</b>			
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*		DOCUMENT NO.	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
	A	5,727,165	3/1998	Ordish et al	705	37	
	B	<del>5,825,383</del> <i>5,853,383</i>	<del>10/1/998</del> <i>3/7/98</i>	<i>LINDRY</i> <del>Ab</del> et al	<del>365</del> <i>365</i>	<del>54</del> <i>54</i>	<i>GA</i>
	C	6,058,378	5/2000	Clark et al.	705	37	
	D	6,058,379	5/2000	Odom et al.	705	37	
	E	6,105,005	8/2000	Fuhrer	705	35	
	F	5,842,178	11/1998	Giovannoli	705	26	
	G	5,305,200	4/1994	Hartheimer et al.	705	37	
	H	6,035,288	3/2000	Solomon	705	37	
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	J	6,112,189	8/2000	Rickard et al.	705	37	
	K	5,715,402	2/1998	Popolo	705	37	
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	L						
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<b>OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)</b>							
	R	"Former FedEx and AT&T Executives Form eTime Capital to Innovate Financial Supply Chain"-Newswire, p485-Nov 22, 1999					
	S	"Imperial Bancorp Reports 51% Higher Second Qaurater Earnings"-7/16/98-Business Editors & Banking Writers					
	T						
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EXAMINER <b>Geoffrey Akers</b>			DATE <b>October 19, 2000</b>		Form892ccs2106b		
* A copy of this reference is not being furnished with this office action. (See Manual of Patent Examining Procedure, section 707.05(a).)							